

Small biz owner: Health exchange will save me \$1,000 a month

Dennis Domrzalski

Albuquerque Business First

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The New Mexico Health Insurance Exchange saved one Albuquerque small business owner \$1,000 a month in insurance premiums Tuesday.

Michael Cadigan, president and owner of the Cadigan Law Firm P.C., said he signed up the firm's four employees Tuesday for an insurance policy and got a quote that was \$1,000 less a month than he's currently paying.

"I was very pleasantly surprised. I thought it was going to be an administrative nightmare and it literally took me 15 minutes once I found everybody's birthdates, Social Security numbers and ZIP codes," Cadigan, a former Albuquerque city councilor, said. "They gave me a quote that would save me \$1,000 over what I was paying at Pres [Presbyterian Health Plan], so I'm psyched."

Cadigan said he chose a gold level plan, which pays 80 percent of medical expenses, for the firm.

"I selected gold and it gave me 17 choices and I signed up for Blue Cross and Blue Shield of New Mexico," Cadigan said. "I thought this was going to be an all-day thing, so I had a Diet Coke handy, was well rested and I had a good lunch, and it was almost disappointing" that it was so easy.

"I was blown away," he said. "I hope it's not too good to be true."

Cadigan said he believes the large pools of people created by the Affordable Care Act might have led to his lower insurance premiums.

"The problem before was that small businesses couldn't get a decent rate because there was no economy of scale for small businesses," Cadigan added. "This [ACA] puts us all into one box."

Cadigan had advice for business owners who want to shop on the exchange: have your employees' Social Security numbers, birthdates and ZIP codes handy because you'll need to enter those into the exchange's computer system.

"I found this 100 times easier than going through brokers and being put on hold," Cadigan added. "They don't ask you whether someone has had cancer, all they want is their birth date and their Social Security number and they are in."

At least 100 New Mexico small businesses signed up to buy health insurance on New Mexico's exchange during its first six hours of business Tuesday.

How NM health exchange fared in its first week

Dennis Domrzalski

Reporter- *Albuquerque Business First*

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As of Friday morning, 428 small businesses had signed up to buy insurance through the New Mexico health insurance online marketplace, said NMHIX Interim CEO Mike Nunez.

The New Mexico Health Insurance Exchange keeps growing.

As of Friday morning, 428 small businesses had signed up to buy insurance through the online marketplace, said NMHIX Interim CEO Mike Nunez. That was up from 292 businesses Thursday morning.

And 812 employees of those businesses have signed up to shop on the exchange, Nunez added.

The exchange went live at 6 a.m. Oct. 1 and signed up 29 employers in its first 45 minutes.

The exchange is a place where businesses with fewer than 50 employees, and individuals, can buy health insurance. Four insurers are selling policies to businesses and their employees, and one is selling only to individuals.

Nunez said the exchange's goal is to sign up 72,000 individuals and 8,400 employees of small businesses in its first year.

Albuquerque attorney Michael Cadigan, owner of the four-person Cadigan Law Firm P.C., said this week that he saved \$1,000 a month in insurance premiums by going through the NMHIX.

Editorial: NM business exchange has very healthy start

By Albuquerque Journal Editorial Board | Fri, Oct 4, 2013

Three days into signups on Obamacare's online insurance exchange, the New Mexico sky hasn't fallen.

So much for Chicken Little going without treatment for that head wound.

New Mexico's Small Business Health Options Program hasn't reported the website glitches of other states – ranging from Minnesota to Texas, New York to Washington. By noon on Day 1, more than 100 businesses had accounts. By 4 p.m., it was 170. At 8 a.m. on Day 2, it hit 292. And by Thursday afternoon, 355 businesses had signed up.

In addition, calls for help were handled, on average, in 149 seconds.

Exchange interim CEO Mike Nuñez summed it up with “I think we’ve had a good start.”

Considering the sturm und drang surrounding the federal exchange for individuals, that’s an understatement. So, clearly, was the pre-Oct. 1 claim that few individuals would sign up for insurance coverage under the individual mandate; it appears high demand was behind many of the website crashes. The first day, Healthcare.gov got at least 2.8 million visits, seven times the number of simultaneous users ever recorded on the medicare.gov site.

But there’s good news beyond New Mexico doing something right for its small businesses and their employees. The Affordable Care Act’s open-enrollment period lasts for six months, leaving plenty of time for necessary state and federal improvements to the largest insurance expansion in coverage in nearly 50 years.

And plenty of time for even Chicken Little to sign up.

This editorial first appeared in the Albuquerque Journal. It was written by members of the editorial board and is unsigned as it represents the opinion of the newspaper rather than the writers.

‘Good start’ for NM insurance exchange

By Journal and wire report | Wed, Oct 2, 2013

Americans got their first chance Tuesday to shop for health insurance using the online marketplaces that are at the heart of President Barack Obama’s health care overhaul, but government websites designed to sell the policies struggled to handle the traffic.

However, New Mexico’s exchange, which opened at 6 a.m. Tuesday, reported no first-day glitches.

It allowed small businesses to enroll on its own Small Business Health Options Program website, known as the SHOP exchange, and linked individuals who were looking for insurance to the federal exchange website.

Exchange interim CEO Mike Nuñez said that more than 100 employers had accounts by noon.

“I think we’ve had a good start,” Nuñez said.

In contrast to businesses that could use the state-run exchange, individuals had to use a federally operated computer system to shop for insurance, and Nuñez acknowledged it struggled to handle demand. There also were long waits for people who sought help from a federal call center.

"We're certainly hearing frustration all over the state," Nuñez said of problems with the federal exchange.

Nuñez said the biggest difficulty for individuals involved security. The system asks the applicant to choose a security question that can be used to verify the site visitor's identity in the future. Some applicants haven't been able to get the security question in place and could not complete enrolling.

Nuñez said wait times for assistance with New Mexico's call center typically were five minutes or less – far shorter than encountered with the federally operated telephone hotline.

New Mexico began work in May to establish its exchange, and officials decided to use a federal online system for individuals because there wasn't enough time to meet this month's federal deadline for preparing a state-run computer system for the expected heavy demand from individuals.

Federal agencies were working to fix the sites, which represent the biggest insurance expansion in coverage in nearly 50 years. There should be time to make improvements. The open-enrollment period lasts for six months.

Administration officials said they are pleased with the strong consumer interest, but on a day of glitches they refused to say how many people actually succeeded in signing up for coverage. They gave inconsistent answers on whether a common problem had been cleared up or was still being corrected.

By Tuesday afternoon, at least 2.8 million people had visited the healthcare.gov website, said Medicare administrator Marilyn Tavenner, whose office is overseeing the rollout of the Affordable Care Act. The website had seven times the number of simultaneous users ever recorded on the medicare.gov site.

In Obama's home state, dozens of people who came to a Champaign, Ill., public health office to sign up for coverage found computer screens around the room flashing an error message: "System is unavailable."

Kimberly Shockley – logging in from Houston – and Mike Weaver, who lives in rural southern Illinois, ran into the same glitch as many others: They could not get past the security questions while trying to set up their personal accounts through healthcare.gov.

"I'm frustrated, very frustrated," said Shockley, a self-employed CPA. She spent more than an hour trying to get the security questions to work without success. When she clicked on a drop-down menu of suggested security questions, none appeared. She then tried to create her own questions, but that didn't work either.

Weaver, a self-employed photographer, said he also ran into problems with the drop-down menus. And when they started working, he still wasn't able to set up his account.

Other state-operated sites also experienced trouble.

Minnesota got its site running after a delay of several hours. Rhode Island's site recovered after a temporary crash. A spokesman for the New York Department of Health blamed difficulties on the 2 million visits to the website in the first 90 minutes after its launch. Washington state's marketplace used Twitter to thank users for their patience.

Exchange officials in Colorado said their website would not be fully functional for the first month, although consumers will be able to get help applying for government subsidies during that time. Hawaii's marketplace wasn't allowing people to compare plans and prices.

Journal staff writer Winthrop Quigley contributed to this report.